

Exhibit L

The Honorable Helen Gilmore
Chief United States District Judge
300 Ala Moana Boulevard
Honolulu, Hawaii 96813
Re: Sentencing – Kenneth long

Dear Judge Gilmore:

04/16/2007

Ken long is a committed family man, a wonderful father to his 22 months son, and the sole financial provider for his family. Ken has fully accepted responsibility for his actions in this case. He has regretted his actions and has learned from this episode in his life.

I have known Ken for 23 years. Ken lived a storybook life. He came to the United States as an immigrant, worked hard for the past 18 years, and built several successful companies. At one point in his life, he provided more than 350 jobs for local Hawaii residents.

When I am not working as a banker, I am an elected member of WNB, a volunteer Coast Guard interpreter and a member of Taiwan Buddhist Tzu Chi Foundation. Ken always offers a helping hand. He has been helping the Coast Guard with some important translations. He jointed call with members of Tzu Chi to do the hospice visits. He regularly contributed to charitable organizations and to his church. Ken is the type of person who would "give his shirt to help someone in need."

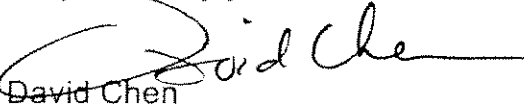
Today, Ken is a very different person. He lives a very simple lifestyle. He regularly serves at his church, and participates in Bible studies with his pastor. He lost many of his companies as a result of his legal problems.

Ken has expressed to me his deep remorse for his actions that led to his prosecution. I sincerely believe that he has learned from these past events in his life. Ken has already suffered tremendously, both emotionally and financially, as a result of this prosecution.

I respectfully urge this Court not to send Ken to prison. I truly believe that he has so much to contribute to this community. More importantly, his family and son need him.

Thank you for considering my thoughts.

Very sincerely yours,



David Chen
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